

'That's all right then, very likely I am a little put out—made in fact,' he added, apologetically, 'for I'm not a lady's man, and don't know anything about ladies, but as I am prepared to take my oath the umbrella *did* go down your area, it's rather aggravating to be told you don't believe a word I say.'

'I never said that,' I answered. 'I shall find it out my own way. I dare say; I have got a habit of sifting to the bottom of things, they tell me—but I will not trouble you any more about it, Miss Neild. If I have been a bit rough,' he said, 'I'll ask you to forgive me, and to believe I don't think for an instant you know anything about it. Heaven forbid, with such a nice look as you've got—'

'Sir!'

'I beg your pardon. Don't mind me, I'm bothered,' he ran on with extraordinary volubility, 'and this umbrella was my father's last present—just three days before he died—when he was given up, and one would have thought he had had something more serious to consider than buying me an umbrella for my birthday. He died on my birthday too, which is another odd part of the story,' he ran on; 'but, there, good-day, madam, I am bothering you. I wish your cold better—good-day.'

And away marched Mr. Geoffrey Bird out of my room, and down the long passage to the street door swinging his arms wildly to and fro. He jumped the whole flight of steps into the street, and was gone, as I thought, for good.

The next day I was very ill indeed—too ill to rise. I had caught cold at the open air and in the damp night air, and it had become absolutely necessary to send for the doctor, and to make what I always considered was too much of a fuss over me. Lily Brian told me a week afterwards, when I was able to sit up for first time in my room, that I had been in a critical state, and there had been one night when everybody was anxious and excited and even Captain Choppers walked continuously up and down the stairs for two hours and a half, and said, 'Poor girl, poor girl,' and had a secret conference with Mr. Goode as to the advisability of having a physician in the morning, at their mutual expense, and 'say nothing about it, sir, to any one.' But I was better that next morning; I changed for the better with the summer weather which came in, bright, and fine, and hot, and suggested holidays out of town and by the great green sea for the lucky folk who could afford to spend their money.

Lily Brian and her mother and father, and two gawky brothers whom I did not like very much, and thirteen small members of the family, were all going out of the town, and 'Why not come with us?' Lily had said kindly.

My answer was a very old one, and very natural, and very truthful too.

'Because I can not afford it, Lily.'

'Oh, bother the money,' said Lily.

'That's what I often say myself, 'It shall cost you next to nothing—hardly anything.' Lily suggested. 'Papa says you will only have to pay for a room somewhere, and you can board with us, and oh, dear, it will be awfully jolly!'

It's very kind of your papa, and—and I'll think of it, Lily, at any rate.'

'And make up your mind and say "yes,"' cried Lily—'won't you, Jane?'

'I don't know.'

'That fright of a captain's going somewhere, I know,' Lily said,

and Mr. Goode has a free pass down the line, you tell me, and he's sure to go into the country with so little to pay for it; it's just like him. And do think of it, Jane, there's a love!'

I did think of it. Thought of Mr. Brian's large family, eighteen of them altogether, and whether it was possible I could intrude gracefully upon them. Mr. Brian had retired from a coconut fibre and street door-mat business in the Tottenham Court-road, and was pretty well off with only a slight necessity for letting his drawing-room floor. He was evidently not a rich man, and there were a few struggles to 'keep up an appearance,' although he went out of town with his family for a month every summer, by express desire of Mrs. Brian, who required change every August, and regularly sallied forth, *en famille*, from her large establishment, in Prossiter-street to a house down a back slum in High street, Margate, where the rooms were small, and the children were heaped together sardine fashion, and now and then came back with 'something catching' as a wind-up to the season's enjoyment.

And this particular August I was asked to join them. There's the sea, and you must take a little change, said the doctor, and Lily Brian was very pressing, and Captain Choppers had talked of going away for a week or two, and the boys Goode were coming home for the holidays, and I, Jane Neild, was able to pay—and would insist upon paying—my fair share for board with the Brians, having my little room out of the house, too, for that peace and quietness which is not always found in large families. Yes, I would go down to Margate when I was strong—when I was well enough to bear the fatigue of the journey. This was a promise on the day the Brians, with much formality of departure, left town for the season, and I made up my mind to get well and strong as soon as possible, and join them. When I was downstairs again for the first time in my little back room there was a great surprise awaiting me. Nailed against the wall, under my father's cabinet-sized photograph, was a brand new ornament—a little carving in oak of a dead bird hanging by its claws head downwards, and with every feather wonderfully delineated. I stared at it with intense astonishment, and Bridget stood in the background with a grin on her face from ear to ear.

'Where did this come from? Good gracious, how beautiful! how—well, I never did!'

My thoughts flashed to Mr. Goode, for he was liberal at times, and grateful for any little attentions in his widowerhood's estate in the shape of darning socks or reestablishing the security of loose buttons, but the truth soon came out, and then I was more astonished than ever.

'If you please, m'm, it's the young man who lost his umbrella,' explained Bridget, with a loud guffaw at last and a violent stamping of both her big Irish feet, like an excitable person with a bone in her throat.

'What!'

'Yes, m'm,' continued Bridget; and I was to say nothing about it to anybody but you—and not till you were downstairs again—because he wouldn't have you worried about anything, he said, not for worlds.'

'He said all that?'

'Yes m'm.'

'But, but bless the man, I exclaimed, 'what has he left this here for?'

'It's—its a present, m'm, I'm thinking.'

'A present to me, and from that impertinent being!' I said; 'I'll see about his present presently. When did he come?'

'He's been here every day, m'm. Every day?'

'Twice a day,' Bridget replied. 'And the day you were so ill, he came three times, to make sure the doctors weren't killing you.'

'It's very extraordinary.'

He is very 'stronary,' m'm, asserted Bridget, 'shure and there's not much doubt of it. The way he axed me and badgered me about that umbrella, m'm, every day after you were took ill, you'd have thought he was a judge and jury rolled into one—and Sarah, too, poor critter.'

'I never heard of such behaviour in my life.'

'Right ye are, Miss Neild, as far as that goes; but when Sarah bust out crying at last he was very sorry and gave her 'arf-a-crown; and so he did me, m'm like a real gentleman, when I thought it was quite time I cried too, when ar-crowns were flying about like that.'

'That'll do, Bridget,' I said—for Bridget when loquacious was familiar—'when was he here last?'

'This morning.'

'Indeed!'

'And I told him you were quite come round, and he said "That's a good job," and went away.'

'Do you think he'll return?'

'I don't think so, m'm, for he said, "Goodby, Bridget; mind you take care of her," as he walked himself off.'

'Did he say anything else?'

'N—no, m'm, I don't seem to recollect—'

'Answer me truthfully, Bridget; what else did he say?'

'Sorrw a word else, except that he hoped Margate would do you a power of good.'

'How did he know I was going to Margate?' I enquired.

'That's more nor mortal can say, m'm. He knows a great deal more about other people's affairs than he ought. He interferes like, doesn't he? He's a terrible curious young man.'

'Bridget, you have something more to tell me. I'm sure you have.'

'Oh! Miss Neild.'

'How dare you deceive me! how dare—'

'Mercy on us, my dear young mistress, don't go and throw yourself all the way back agin by firing off like this. I'll tell ye everything, and it's not so much after all, if ye'll only keep cool and comfortable.'

'Well—go on.'

'And ye may give me a month's warning and send me away afterwards, if ye'll only be cool, miss, and don't blame me too much jest at present.'

'Why don't you explain?'

'Well, then, he took it into his head Mr. Goode had got his umbrella or else Captain Choppers, and one day, when they were both out, he axed me to let him look in to their rooms, and I did, ma'am—and begorra I shouldn't have been surprised if either of 'em had got it, mane souls that they are, with never a kind word to those who are slaving their hearts out for 'em, and—'

'Bridget, go downstairs directly.'

'To be sure, m'm, I will if ye don't want me any more.'

(To be Continued)

An old negro and his son called on the editor of a newspaper. 'I want my son to work in yer office, sah.' 'What can he do?' 'O, at first, he kain't do nuthin' but edick yer paper, but arter a while, when he learns mo' sense, he kin black yer boots and sweep de flo.'

Insurance Cards.

GERMAN LLOYD
Marine Insurance Co., of Berlin.

FORTUNA
General Insurance Co., of Berlin.

THE ABOVE INSURANCE COMPANIES have established a General Agency here and the undersigned, General Agents, are authorized to take

Risks against the Dangers of the Seas at the most Reasonable Rates, and on the Most Favorable Terms.

P. A. SCHAEFER & CO., General Agents, apl 15

HAMBURG-MAGDEBURG
FIRE INSURANCE COMPANY

OF HAMBURG.
BUILDINGS, MERCHANDISE, FURNITURE and Machinery insured against Fire on the most favorable terms.

A. JAEGER—Agent for the Hawaiian Islands, Jan 1-1884

A. KRAFT,
OPTICIAN, JEWELER

WATCH MAKER,

Dealer in Musical Instruments.

HAVING REMOVED TO MORE COMMODIOUS quarters in Campbell's New Block, Merchant street, has received, per late importations, large additions to his former stock of FINE GOODS, such as

JEWELRY,
IN GOLD, SILVER, ETC.

Cold and Silver Watches,
Of the best make and finish.

A Large Assortment of MUSICAL INSTRUMENTS, from the Most Celebrated Manufacturers.

CURIOS IN ENDLESS VARIETY.

Very fine Pine Apple and Strawberry (reddish white) Plants for sale.

Call and examine his Extensive Stock, and you will not fail to be pleased. ja12-w3m

N. F. BURGESS,
CARPENTER & BUILDER,

Shop No. 48, King Street, Opposite M. J. Rose's.

ESTIMATES GIVEN ON ALL KINDS OF Buildings, when required; Offices and Stores fitted up in the latest Eastern styles.

REPAIRING OF EVERY DESCRIPTION

Done in the best possible manner, and at reasonable rates. GARDEN ORNAMENTS of all kinds made to order. Saws filed and set.

N. B.—Personal attention will be given to the moving of all kinds of buildings. Having had experience in the Eastern States, I feel confident I can give satisfaction to the most fastidious.

Orders left at my shop or residence will receive prompt attention. Best of references given.

Residence, 218 Fort Street, Honolulu.

Orders from the Other Islands solicited.

Jan 1-1884

J. HOPP & CO.

No. 74 King Street,

Dealers in all kinds of

FURNITURE.

HAVING SECURED THE SERVICES of a Good Upholsterer, we are prepared to do anything in that line.

We are the Sole Agents for

The Farrar Sofa,

RED AND LOVNGE.

The shortest sofas (only five feet long) the largest and the strongest frame; is the most simple in the construction, and can be changed into five different positions.

FURNITURE,

Of all kinds made to order and repaired, and good work guaranteed.

PRICES REASONABLE.

Telephone No. 143. apl 14-84

Insurance Cards.

THE NEW YORK
LIFE INSURANCE COMPANY.

ORGANIZED 1845. PURELY MUTUAL.
Assets \$47,000,000
Surplus 10,000,000

THE NEW YORK LIFE INSURANCE CO. has been doing business for thirty-seven years, and was never so strong and prosperous as now. It offers to those desiring life insurance

A COMBINATION OF ADVANTAGES which only long experience, a large and well-established business, and carefully perfected plans and methods can afford. Among these advantages are

Absolute Security.

Insurance at Low Cost.

Equitable Dealing.

Every desirable form of Policy issued

Some advantages offered by no other Company. Apply to

C. O. BERGER.

General Agent for Hawaiian Islands

THE CITY OF LONDON
FIRE INSURANCE COMPANY

OF LONDON.

Capital, [LIMITED] \$5,000,000.

HAVING ESTABLISHED AN AGENCY HERE, the undersigned is authorized to accept risks against Fire, Buildings, Merchandise, Furniture, etc., on the most favorable terms. Losses promptly adjusted and payable here.

C. O. BERGER, Agent Hawaiian Islands

ROYAL INSURANCE COMPANY OF LIVERPOOL.

CAPITAL \$10,000,000.

UNLIMITED LIABILITY.

Fire Insurance of all descriptions will be effected at Moderate Rates of Premium, by the undersigned.

W. G. IRWIN & CO., Manager for Haw. Islands

ap2 14 1/2 day 1

UNION

Fire and Marine Insurance Co. of New Zealand.

CAPITAL \$10,000,000.

HAVING ESTABLISHED AN AGENCY at Honolulu, for the Hawaiian Islands, the undersigned is authorized to accept risks against Fire in dwellings, stores, warehouses and merchandise, on favorable terms. Machine risks on cargo, freights, bottomry, profits and commissions. Losses promptly adjusted & payable.

WM. C. IRWIN & CO., Managers for Hawaiian Islands

ap2 14 1/2 day 1

HAMBURG-BREMEN

FIRE INSURANCE COMPANY.

THE UNDERSIGNED HAVING BEEN appointed Agents of the above Company, are prepared to insure risks against fire, on Stone and Brick Buildings, and on Merchandise stored therein, on the most favorable terms. For particulars apply at the office of apl 15

P. A. SCHAEFER & CO.

HAWAIIAN INVESTMENT & AGENCY CO. (Limited.)

Money Loaned on First Class Securities, for long or short period. Apply to W. L. GREEN, Manager pro tem. Office: Queen St., over G. W. Macfarlane & Co. ap2 14 1/2 day 1

NORTH BRITISH AND MERCANTILE Insurance Company.

Established 1809.

Resources of the Company as at 31st Dec., 1883:

1—Authorized Capital \$3,000,000

2—Subscribed 2,000,000

3—Paid up 500,000

4—Free Fund and Reserves as at 31st Dec., 1883, 1,274,661

5—Life and Annuity Funds 3,855,525

6—Revenue Fire Branch 1,107,124

7—Life and Annuity Branches 581,798

Ed. HOPFESCHLAGER & CO., Agents for the Hawaiian Islands

TRANS-ATLANTIC

FIRE INSURANCE COMPANY

OF HAMBURG.

Capital of the Company & Reserves \$5,000,000

Reinsurances 2,000,000

Capital of their Re-Insurance Companies 1,000,000

Reinsurances 1,000,000

Total Reinsurances 10,000,000

NORTH GERMAN

FIRE INSURANCE COMPANY

OF HAMBURG.

Capital of the Company & Reserves \$3,000,000

Reinsurances 2,000,000

Capital of their Re-Insurance Companies 1,000,000

Reinsurances 1,000,000

Total Reinsurances 10,000,000

The undersigned, General Agents of the above two companies for the Hawaiian Islands are prepared to insure risks against Fire, Merchandise and Produce, Machinery, etc., also Sugar and Rice Mills, and Vessels in the harbor, against loss or damage by fire, on the most favorable terms.

ap2 14 1/2 day 1

H. HACKFELD & CO.